

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

ROBERT C. SGROE,

Plaintiff,

V.

WELLS FARGO BANK, N.A. AND
FEDERAL HOME LOAN MORTGAGE
CORPORATION a/k/a FREDDIE MAC,

Defendants.

CIVIL ACTION NO. 4:12-cv-00144
(Judge Clark/Judge Mazzant)

AFFIDAVIT OF BECKY HOWELL

STATE OF TEXAS

COUNTY OF DALLAS

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Becky Howell, being duly sworn and deposed, states as follows:

1. "My name is Becky Howell. I am over 18 years of age, and I am fully competent to make this Affidavit. I have never been convicted of a felony or crime of moral turpitude. I am competent in all respects to make this Affidavit. All statements herein are within my personal knowledge and are true and correct.

2. I am the Chief Administrative Officer of Foreclosure for National Default Exchange, LP, which is an affiliated service provider for Barrett Daffin Frappier Turner & Engel, LLP (“Barrett Daffin”). I am a custodian of records of Barrett Daffin with respect to this matter. In my capacity as Chief Administrative Officer of Foreclosure for National Default Exchange, an affiliated service provider for Barrett Daffin, and custodian of records for Barrett Daffin, I am familiar with and have personal knowledge of Barrett Daffin’s business practices and procedures concerning the servicing of foreclosure matters such as this matter. My

responsibilities include review of Barrett Daffin's business records to confirm facts on certain litigated cases. As a result of my review of the business records of Barrett Daffin, I have personal knowledge of the facts set forth herein regarding Robert Sgroe and Shirley Sgroe's residential mortgage loan (the "Sgroe Loan") regarding the property located at 125 FM 2560, Sulphur Springs, Hopkins County, Texas 75482 (the "Property").

3. Wells Fargo Bank, N.A. ("Wells Fargo") retained Barrett Daffin to conduct a non-judicial foreclosure of the Sgroe Loan.

4. I am a custodian of records of Barrett Daffin and I am familiar with the procedures at Barrett Daffin for receiving, making and maintaining business records with respect to foreclosure matters processed by Barrett Daffin. I have personal knowledge of Barrett Daffin's business records, business documents and information regarding the Sgroe Loan. Attached hereto are certain documents that Barrett Daffin generated on behalf of Wells Fargo in connection with the Sgroe Loan. The attached exhibits are kept by Barrett Daffin in the regular course of its business; it was the regular course of business for an employee or representative of Barrett Daffin, with knowledge of the acts or events recorded, to make the records or to transmit information thereof to be included in such records, and the records were made at or near the time or reasonably soon thereafter. All exhibits attached hereto are exact duplicates of the original. Therefore, attached as the following exhibits are nine (9) pages of business records of Barrett Daffin:

Exhibit A: January 2, 2009 Appointment of Substitute Trustee;

Exhibit B: July 9, 2009 letter to Sgroe;

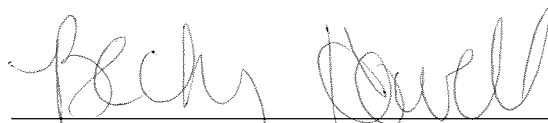
Exhibit C: Substitute Trustee's Deed dated September 1, 2009.

5. On or about January 2, 2009, Wells Fargo appointed S. Walker, S. Spasic, C. Walker or P. Walker, as substitute trustees to proceed with any foreclosure sale related to the Property.

6. On or about July 9, 2009, a letter was sent to Plaintiff via certified mail, notifying him that the Note had been accelerated and the foreclosure sale was scheduled for September 1, 2009.

7. On or about September 1, 2009, Shannah Walker, acting as the Substitute Trustee, conducted a foreclosure sale of the Property. Federal Home Loan Mortgage Corporation was the successful bidder at that sale, as memorialized in a Substitute Trustee's Deed of the same date recorded at Clerk Number 4490 in the Official Public Records of Hopkins County, Texas ("Substitute Trustee's Deed")."

FURTHER AFFIANT SAYETH NOT.



Becky Howell
Chief Administrative Officer for
National Default Exchange, L.P.

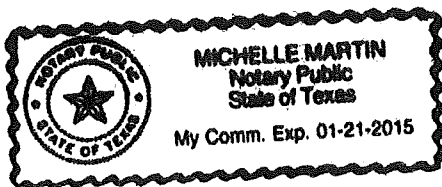
STATE OF TEXAS

COUNTY OF DALLAS

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KNOWN ALL PERSONS BY THESE PRESENTS:

SUBSCRIBED and SWORN TO before me on this 13th day of November, 2012, to certify which witness my hand and seal of office.



Notary Public, State of Texas

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